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U.S. BANKRUPTCY COURT
DISTRICT OF DELAWARE

Michael Garvey
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Wednesday 14 October 2020

The Honorable Karen B Owens
U.S. Bankruptcy Judge
U.S. Bankruptcy Court of Delaware
824 Market Street
Wilmington, Delaware 19801

Honorable Judge Owens:

Your name came to me via an email from 24 Hour Fitness World Wide, Inc.

On October 2, 2020 24 Hour Fitness, of San Ramon, CA charged my credit card \$44.99 for monthly charges. The facility I had had a membership with at the Horton Plaza, in San Diego, closed in March, 2020 because of the Covid -19 pandemic and never reopened.

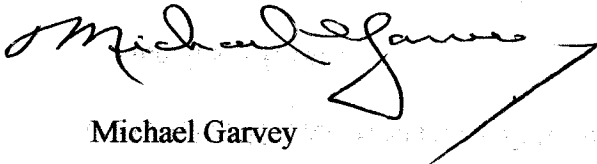
On October 12 I received an email from 24 Hour Fitness regarding the bankruptcy filing.

To me this is **fraud**.

My membership was canceled in March 2020 when I complained to the BBB in California of charges after closing. The president & ceo of 24 Hour Fitness, Tony Ueber, was aware of this complaint and I thought this problem was eliminated.

But now, I have been charged another \$44.99 with an email of bankruptcy! I should be reimbursed for this charge before bankruptcy charges can be implemented. I am a disabled veteran of the Vietnam war and I need this money to pay other bills.

Very sincerely, Thank You.

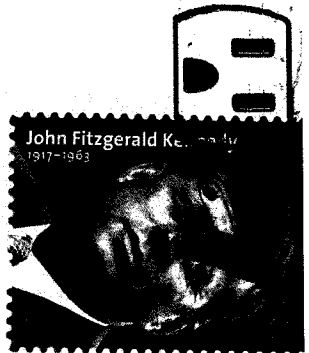


Michael Garvey

Copy: Tony Ueber, President / CEO, 24 Hour Fitness

Michael Frank
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San Diego, CA 92101

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THE HONORABLE KAREN B. O'NEILL
U.S. M.S. JUDGE
U.S. BANKRUPTCY COURT OF DELAWARE
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WILMINGTON, DELAWARE 19801
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